

**Information to identify the case:**

Debtor 1	<b>Alexander Savov</b>	Social Security number or ITIN	<b>xxx-xx-5947</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Northern District of Illinois</b>			
Case number: <b>19-00889</b>			

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Alexander Savov

April 15, 2019

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Alexander Savov  
 Debtor

Case No. 19-00889-JSB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 20

Date Rcvd: Apr 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 17, 2019.

db  
 27442254 +Alexander Savov, 4 N 701 Petersdorf Road, West Chicago, IL 60185-1248  
 +Amex/Bankruptcy, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
 27442255 +Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413  
 27442260 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 27442261 +Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034,  
 St Louis, MO 63179-0034  
 27442262 +Citicards Chna, Citicorp Credit Svc/Centralized Bankrupt, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 27442263 +Costco Go Anywhere Citicard, Centralized Bk/Citicorp Credit Card Srvs, Po Box 790040,  
 St Louis, MO 63179-0040  
 27442270 +Simmons Bank, Attn: Bankruptcy, Po Box 7009, Pine Bluff, AR 71611-7009  
 27442271 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

27442253 +EDI: AMEREXPR.COM Apr 16 2019 05:58:00 Amex, Correspondence/Bankruptcy, Po Box 981540,  
 El Paso, TX 79998-1540  
 27442256 EDI: CAPITALONE.COM Apr 16 2019 06:03:00 Capital One, 15000 Capital One Dr,  
 Richmond, VA 23238  
 27442257 +EDI: CAPITALONE.COM Apr 16 2019 06:03:00 Capital One / Costco,  
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 27442258 +E-mail/Text: bankruptcy@cvaps.com Apr 16 2019 02:33:54 Cavalry Portfolio Services,  
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
 27442259 +EDI: CHASE.COM Apr 16 2019 05:58:00 Chase Card Services, Correspondence Dept,  
 Po Box 15298, Wilmington, DE 19850-5298  
 27442264 +EDI: DISCOVER.COM Apr 16 2019 05:58:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 27442265 +EDI: CBSKOHL.COM Apr 16 2019 05:58:00 Kohls/Capital One, Kohls Credit, Po Box 3120,  
 Milwaukee, WI 53201-3120  
 27442265 +E-mail/Text: bncnotices@becket-lee.com Apr 16 2019 02:32:36 Kohls/Capital One,  
 Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120  
 27442266 +E-mail/Text: bk@lendingclub.com Apr 16 2019 02:34:13 Lending Club Corp, 71 Stevenson St,  
 Suite 300, San Francisco, CA 94105-2985  
 27442267 +E-mail/Text: bk@lendingclub.com Apr 16 2019 02:34:14 LendingClub, Attn: Bankruptcy,  
 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967  
 27442268 E-mail/Text: camanagement@mtb.com Apr 16 2019 02:33:00 M & T Bank, Attn: Bankruptcy,  
 Po Box 844, Buffalo, NY 14240  
 27442269 +EDI: PRA.COM Apr 16 2019 05:58:00 Portfolio Recovery, Po Box 41021,  
 Norfolk, VA 23541-1021

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 17, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2019 at the address(es) listed below:

Iana Trifonova on behalf of Debtor 1 Alexander Savov trifonovalaw@yahoo.com  
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
 Thomas E Springer tspringer@springerbrown.com, IL85@ecfcbis.com;mspringer@springerbrown.com  
 TOTAL: 3